

**Information to identify the case:**

Debtor 1	<u>Laura A Tams</u>	Social Security number or ITIN	xxx-xx-9028
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 14-23918-KCF			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Laura A Tams

10/23/17

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Laura A Tams  
 Debtor

Case No. 14-23918-KCF  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 18

Date Rcvd: Oct 23, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 25, 2017.

db +Laura A Tams, 83 Wyndham Place, Robbinsville, NJ 08691-3126  
 514903277 +Dr Syed Ahmad, 183 Franklin Corner Road, Lawrenceville, NJ 08648-2555  
 514903283 ##+Robert Lipschitz, DDS, 2170 Yardville-Hamilton Square Road, Hamilton Square, NJ 08690-2499  
 515109798 +Wells Fargo Bank, NA, c/o Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301, Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 23 2017 23:15:56 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 23 2017 23:15:52 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

cr +EDI: WFFC.COM Oct 23 2017 22:18:00 Wells Fargo Bank, N.A., ATTN: Bankruptcy Dept., MAC# D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203

515067177 EDI: BL-BECKET.COM Oct 23 2017 22:19:00 Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701

514903278 +EDI: RMSC.COM Oct 23 2017 22:19:00 Geocrb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001

514903279 +EDI: RMSC.COM Oct 23 2017 22:19:00 Geocrb/qvc, Po Box 965018, Orlando, FL 32896-5018

514903280 +EDI: RMSC.COM Oct 23 2017 22:19:00 Geocrb/walmart Dc, Po Box 965024, Orlando, FL 32896-5024

514903281 +EDI: CBSKOHL.S.COM Oct 23 2017 22:18:00 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096

515167003 EDI: PRA.COM Oct 23 2017 22:18:00 Portfolio Recovery Associates, LLC, c/o Care Credit, POB 41067, Norfolk VA 23541

515104590 EDI: PRA.COM Oct 23 2017 22:18:00 Portfolio Recovery Associates, LLC, c/o Walmart Discover Card, POB 41067, Norfolk VA 23541

515160177 EDI: RMSC.COM Oct 23 2017 22:19:00 Synchrony Bank, c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605

514903285 EDI: WFFC.COM Oct 23 2017 22:18:00 Wells Fargo Hm Mortgag, 8480 Stagecoach Cir, Frederick, MD 21701

514903284 +EDI: WFFC.COM Oct 23 2017 22:18:00 Wells Fargo, Po Box 29704, Phoenix, AZ 85038-9704

514911120 +EDI: WFFC.COM Oct 23 2017 22:18:00 Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4938

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

lm\* +Wells Fargo Bank N.A., 435 Ford Rd., Suite 300, St Louis Park, MN 55426-4938

514903282 ##+Robert G. White, 112 Moorsgate, Bensalem, PA 19020-7743

514903286 ##+Zucker, Goldberg & Ackerman, 200 Sheffield St, Suite 101, POBox 1024, Mountainside, NJ 07092-0024

TOTALS: 0, \* 1, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 25, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin  
Form ID: 3180W

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Total Noticed: 18

Date Rcvd: Oct 23, 2017

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 23, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Angela Catherine Pattison on behalf of Creditor WELLS FARGO BANK, NA  
angela.pattison@powerskirn.com, ecf@powerskirn.com  
Brian C. Nicholas on behalf of Creditor Wells Fargo Bank, NA bnicholas@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Scott E. Kaplan on behalf of Debtor Laura A Tams scott@sekaplanlaw.com,  
felisha@sekaplanlaw.com, sekparalegal@gmail.com, blum\_rick@yahoo.com

TOTAL: 5